Remarks

The present response is to the Office Action mailed in the above-referenced case on May 14, 2007. Claims 1-10 and 12-25 are standing for examination. Claims 1-9 and 18-27 are rejected under 35 U.S.C. 103(a) as being unpatentable over Lawlor et al (US 5,220,501), hereinafter Lawlor in view of Remington (US 6,070,150), hereinafter Remington.

Applicant has carefully studied the prior art of Lawlor, Remington and the Examiner's rejections and statements in the instant Office Action. In response, applicant herein amends independent claims 1, 10 and 18 to positively recite limitation in the preamble of the claim not considered by the Examiner. Applicant presents arguments which clearly show the claims, as amended, are patentable over the art presented and relied upon by the Examiner. Claims 2 and 19 are herein canceled.

Regarding claim 1, 10 and 18, the Examiner begins the merit rejections completely ignoring the preamble of the claim language reciting a software portal providing an interface accessible by a user on the Internet. The Examiner relies upon Lawlor to teach the mechanical functions of applicant's invention and Remington to teach Internet capability.

Applicant herein amends claims 1 and 10 to incorporate the window or interface accessible by the user on the Internet. Claim 1, in particular recites; "in a software suite executing from a computer server for enabling viewing and manipulation of data, a software interface for enabling proxy transfer of funds between at least a user's financial account held at one institution and a user's financial account held at another, separate, institution comprising; an interactive main window viewable from a single portal accessed by the user from a data-packet-network for configuring transfer funds orders, viewing pending transfers, viewing transaction history, and viewing active account balances related to the financial accounts.

Applicant points out that Lawlor transfers monies between cooperating banking institutions using a proprietary hardware terminal over an ATM network wherein the terminal identifies the user and the user is required to enter a PIN number to execute

transactions. Remington teaches a billing service which sends bills to an interface on a user's desktop computer via the Internet.

Applicant argues that the invention of Lawlor could not possibly be performed on an Internet network because the hardware terminal required to operate on the ATM network could not operate on an Internet network. Further, Lawlor is only capable of performing transfers between accounts at Banking institutions capable of transacting via ATM. Applicant specifically claims the user accesses a window or interface presented by a computer server on the Internet. In applicant's invention the proxy executes transfers on behalf of the user as the user has access to said financial accounts over the Internet. Therefore, instead of the user having to navigate to a plurality of accounts to enter identification information and manually transfer funds, a convenient software portal is provided accessing and manipulating funds in the user's accounts on behalf of the user. The ATM terminal of Lawlor is not capable of operating on any other network than the ATM.

Further the Examiner states that Lawlor suggests the use of a proxy because the art of Lawlor teaches scheduling the transfer of funds at a date in the future or recurring. Applicant argues that when a user in Lawlor accesses such a said service all date calculations and transfer orders are prepared and stored in an outbound queue to be released on the specified date. Applicant argues this capability does not read on transferring funds by proxy on behalf of a user. Lawlor accesses accounts that are not accessible by the user to transfer funds as claimed in applicant's invention. Lawlor merely provides a machine readable automation service, there are no actions performed by proxy on behalf of a user, as claimed.

Applicant argues that Remington fails to teach a user accessing a software portal or interface on the Internet, as claimed. Remington specifically teaches; "The consumer computing unit 114 receives the bill 128 and remittance information 130 from the network 116. In one implementation, the bill and remittance information arrive in the form of an email message or a notification for the consumer to check a billing mailbox to retrieve electronic bills. A bill presentment and payment software application residing on

the consumer computing unit 114 is opened to facilitate presenting and paying the bill (col. lines 17-24).

Clearly, as evidenced above, Lawlor and Remington, either singly or combined fails to teach applicant's invention, as claimed. Therefore, applicant believes independent claims 1, 10 and 18, as amended, are now patentable over the art provided by the Examiner. Dependent claims 3-9, 12-17 and 20-25 are patentable on their own merits, or at least as depended from a patentable claim.

As all of the claims as amended and argued above have been clearly shown to be patentable over the art presented by the Examiner, applicant respectfully requests that the rejections be withdrawn after Final, and that the case be passed quickly to issue. If any fees are due beyond fees paid with this amendment, authorization is made to deduct those fees from deposit account 50-0534. If any time extension is needed beyond any extension requested with this amendment, such extension is hereby requested.

Respectfully submitted,
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